



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Loren ECKART et al.

Serial Number: 10/830,115

Filed: 23-Apr-2004

Title: *AUTOMATED BUSINESS  
FINANCIAL ANALYSIS AND  
REPORTING*

Art Unit: Unassigned

Confirmation No.: 9016

Examiner: Unassigned

Customer No.: 21967

Attorney Docket 59683.000002  
No.:

INFORMATION  
DISCLOSURE  
STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

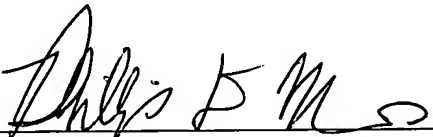
As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371 cited on the attached Form PTO-SB/08A (modified), are not being provided as specified in 1276 O.G. 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

Dated: \_\_\_\_\_

By:  \_\_\_\_\_

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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/830,115
Filing Date	April 23, 2004
First Named Inventor	Loren Eckart et al.
Art Unit	Unassigned
Examiner Name	Unassigned

Sheet	1	of	1	Attorney Docket Number	59683.000002
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**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 2001/0034701	10-25-2001	Fox et al.	
		US- 2004/0054626	03-18-2004	Fuentes	
		US- 2004/0111342	06-10-2004	Wang	
		US- 2004/0111346	06-10-2004	MacBeath et al.	
		US- 2004/0205011	10-14-2004	Northington et al.	
		US- 5,117,356	05-26-1992	Marks	
		US- 5,193,055	03-09-1993	Brown et al.	
		US- 5,991,741	11-23-1999	Speakman et al.	
		US- 5,794,234	08-11-1998	Church et al.	
		US- 6,128,602	10-03-2000	Northington et al.	
		US- 6,397,195	05-28-2002	Pinard et al.	
		US- 6,813,611	11-02-2004	Herzberg et al.	

**FOREIGN PATENT DOCUMENTS**

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
							<input type="checkbox"/>	<input type="checkbox"/>

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
			<input type="checkbox"/>	<input type="checkbox"/>

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.